



## Cost Comparisons for

	Medical	Behavioral/EAP	Prescription Drug	Total Monthly Health Premium
<b>Employee Only</b>				
BCBS PPO	\$300.10	\$5.70	\$51.20	\$357.00
QualChoice POS	\$212.90	\$5.70	\$51.20	\$269.80
Health Advantage POS	\$216.70	\$5.70	\$51.20	\$273.60
Health Advantage HMO	\$209.20	\$5.70	\$51.20	\$266.10
QualChoice HMO	\$196.50	\$5.70	\$51.20	\$253.40
<b>Employee &amp; Spouse</b>				
BCBS PPO	\$600.10	\$11.40	\$102.40	\$713.90
QualChoice POS	\$425.70	\$11.40	\$102.40	\$539.50
Health Advantage POS	\$433.40	\$11.40	\$102.40	\$547.20
Health Advantage HMO	\$418.40	\$11.40	\$102.40	\$532.20
QualChoice HMO	\$393.10	\$11.40	\$102.40	\$506.90
<b>Employee &amp; Child(ren)</b>				
BCBS PPO	\$480.10	\$9.10	\$76.80	\$566.00
QualChoice POS	\$340.60	\$9.10	\$76.80	\$426.50
Health Advantage POS	\$346.70	\$9.10	\$76.80	\$432.60
Health Advantage HMO	\$334.70	\$9.10	\$76.80	\$420.60
QualChoice HMO	\$314.40	\$9.10	\$76.80	\$400.30
<b>Employee &amp; Family</b>				
BCBS PPO	\$990.20	\$18.80	\$133.10	\$1,142.10
QualChoice POS	\$702.50	\$18.80	\$133.10	\$854.40
Health Advantage POS	\$715.00	\$18.80	\$133.10	\$866.90
Health Advantage HMO	\$690.40	\$18.80	\$133.10	\$842.30
QualChoice HMO	\$648.60	\$18.80	\$133.10	\$800.50

## Active Employees

Less State Contribution	Total Monthly Health Employee Cost	24thly Health Cost to Employee	Total Monthly Health & Life Employee Cost	24thly Health & Life Cost to Employee
(\$192.20)	\$164.80	\$82.40	\$164.80	\$82.40
(\$192.20)	\$77.60	\$38.80	\$77.60	\$38.80
(\$192.20)	\$81.40	\$40.70	\$81.40	\$40.70
(\$192.20)	\$73.90	\$36.95	\$73.90	\$36.95
(\$192.20)	\$61.20	\$30.60	\$61.20	\$30.60
(\$295.30)	\$418.60	\$209.30	\$418.60	\$209.30
(\$295.30)	\$244.20	\$122.10	\$244.20	\$122.10
(\$295.30)	\$251.90	\$125.95	\$251.90	\$125.95
(\$295.30)	\$236.90	\$118.45	\$236.90	\$118.45
(\$295.30)	\$211.60	\$105.80	\$211.60	\$105.80
(\$269.00)	\$297.00	\$148.50	\$297.00	\$148.50
(\$269.00)	\$157.50	\$78.75	\$157.50	\$78.75
(\$269.00)	\$163.60	\$81.80	\$163.60	\$81.80
(\$269.00)	\$151.60	\$75.80	\$151.60	\$75.80
(\$269.00)	\$131.30	\$65.65	\$131.30	\$65.65
(\$581.60)	\$560.50	\$280.25	\$560.50	\$280.25
(\$581.60)	\$272.80	\$136.40	\$272.80	\$136.40
(\$581.60)	\$285.30	\$142.65	\$285.30	\$142.65
(\$581.60)	\$260.70	\$130.35	\$260.70	\$130.35
(\$581.60)	\$218.90	\$109.45	\$218.90	\$109.45



## Cost Comparisons for

	Medical	Behavioral/EAP
<b>Employee Medicare Only</b>		
BCBS PPO	\$120.00	\$3.90
QualChoice POS	\$85.10	\$3.90
Health Advantage POS	\$84.10	\$3.90
Health Advantage HMO	\$81.20	\$3.90
QualChoice HMO	\$78.60	\$3.90
<b>Employee Medicare &amp; Spouse</b>		
BCBS PPO	\$570.10	\$7.70
QualChoice POS	\$404.40	\$7.70
Health Advantage POS	\$399.60	\$7.70
Health Advantage HMO	\$385.90	\$7.70
QualChoice HMO	\$373.40	\$7.70
<b>Employee Medicare &amp; Child(ren)</b>		
BCBS PPO	\$210.00	\$6.20
QualChoice POS	\$149.00	\$6.20
Health Advantage POS	\$147.30	\$6.20
Health Advantage HMO	\$142.20	\$6.20
QualChoice HMO	\$137.60	\$6.20
<b>Employee Medicare &amp; Spouse &amp; Child(ren)</b>		
BCBS PPO	\$660.10	\$12.80
QualChoice POS	\$468.30	\$12.80
Health Advantage POS	\$462.80	\$12.80
Health Advantage HMO	\$446.80	\$12.80
QualChoice HMO	\$432.30	\$12.80
<b>Employee Medicare &amp; Spouse Medicare</b>		
BCBS PPO	\$240.00	\$7.70
QualChoice POS	\$170.30	\$7.70
Health Advantage POS	\$168.30	\$7.70
Health Advantage HMO	\$162.50	\$7.70
QualChoice HMO	\$157.20	\$7.70
<b>Employee Medicare &amp; Spouse Medicare &amp; Child(ren)</b>		
BCBS PPO	\$345.10	\$12.80
QualChoice POS	\$244.80	\$12.80
Health Advantage POS	\$241.90	\$12.80
Health Advantage HMO	\$233.60	\$12.80
QualChoice HMO	\$226.00	\$12.80

## Medicare Primary

Prescription Drug	Total Monthly Premium	Retirement Subsidy	Total Monthly Employee Cost
\$69.70	\$193.60	(\$54.90)	\$138.70
\$69.70	\$158.70	(\$54.90)	\$103.80
\$69.70	\$157.70	(\$54.90)	\$102.80
\$69.70	\$154.80	(\$54.90)	\$99.90
\$69.70	\$152.20	(\$54.90)	\$97.30
\$139.30	\$717.10	(\$191.40)	\$525.70
\$139.30	\$551.40	(\$191.40)	\$360.00
\$139.30	\$546.60	(\$191.40)	\$355.20
\$139.30	\$532.90	(\$191.40)	\$341.50
\$139.30	\$520.40	(\$191.40)	\$329.00
\$90.10	\$306.30	(\$112.70)	\$193.60
\$90.10	\$245.30	(\$112.70)	\$132.60
\$90.10	\$243.60	(\$112.70)	\$130.90
\$90.10	\$238.50	(\$112.70)	\$125.80
\$90.10	\$233.90	(\$112.70)	\$121.20
\$163.90	\$836.80	(\$217.50)	\$619.30
\$163.90	\$645.00	(\$217.50)	\$427.50
\$163.90	\$639.50	(\$217.50)	\$422.00
\$163.90	\$623.50	(\$217.50)	\$406.00
\$163.90	\$609.00	(\$217.50)	\$391.50
\$139.30	\$387.00	(\$106.30)	\$280.70
\$139.30	\$317.30	(\$106.30)	\$211.00
\$139.30	\$315.30	(\$106.30)	\$209.00
\$139.30	\$309.50	(\$106.30)	\$203.20
\$139.30	\$304.20	(\$106.30)	\$197.90
\$163.90	\$521.80	(\$174.10)	\$347.70
\$163.90	\$421.50	(\$174.10)	\$247.40
\$163.90	\$418.60	(\$174.10)	\$244.50
\$163.90	\$410.30	(\$174.10)	\$236.20
\$163.90	\$402.70	(\$174.10)	\$228.60



## *Cost Comparisons for Retirees Not*

	Medical	Behavioral/EAP
<b>Employee Only</b>		
BCBS PPO	\$450.10	\$3.90
QualChoice POS	\$319.30	\$3.90
Health Advantage POS	\$315.60	\$3.90
Health Advantage HMO	\$304.70	\$3.90
QualChoice HMO	\$294.80	\$3.90
<b>Employee &amp; Spouse</b>		
BCBS PPO	\$900.20	\$7.70
QualChoice POS	\$638.60	\$7.70
Health Advantage POS	\$631.10	\$7.70
Health Advantage HMO	\$609.30	\$7.70
QualChoice HMO	\$598.60	\$6.20
<b>Employee &amp; Child(ren)</b>		
BCBS PPO	\$720.20	\$6.20
QualChoice POS	\$510.90	\$6.20
Health Advantage POS	\$504.90	\$6.20
Health Advantage HMO	\$487.50	\$6.20
QualChoice HMO	\$471.70	\$6.20
<b>Employee &amp; Spouse &amp; Child(ren)</b>		
BCBS PPO	\$1,350.20	\$12.20
QualChoice POS	\$957.90	\$12.20
Health Advantage POS	\$946.60	\$12.20
Health Advantage HMO	\$914.00	\$12.20
QualChoice HMO	\$884.40	\$12.20

## Medicare Eligible

Prescription Drug	Total Monthly Premium	State Contribution	Total Monthly Employee Cost
\$69.70	\$523.70	(\$176.10)	\$347.60
\$69.70	\$523.70	(\$176.10)	\$216.80
\$69.70	\$523.70	(\$176.10)	\$213.10
\$69.70	\$523.70	(\$176.10)	\$202.20
\$69.70	\$523.70	(\$176.10)	\$192.30
\$139.30	\$1,047.20	(\$310.40)	\$736.80
\$139.30	\$785.60	(\$310.40)	\$475.20
\$139.30	\$778.10	(\$310.40)	\$467.70
\$139.30	\$756.30	(\$310.40)	\$445.90
\$139.30	\$736.60	(\$310.40)	\$426.20
\$90.10	\$816.50	(\$268.10)	\$548.40
\$90.10	\$607.20	(\$268.10)	\$339.10
\$90.10	\$601.20	(\$268.10)	\$333.10
\$90.10	\$583.80	(\$268.10)	\$315.70
\$90.10	\$568.00	(\$268.10)	\$299.90
\$163.90	\$1,526.90	(\$482.40)	\$1,044.50
\$163.90	\$1,134.60	(\$482.40)	\$652.20
\$163.90	\$1,123.30	(\$482.40)	\$640.90
\$163.90	\$1,090.70	(\$482.40)	\$608.30
\$163.90	\$1,061.10	(\$482.40)	\$578.70



# Cost Comparison for COBRA Participant

*This chart shows your monthly cost.*

	Medical	Behavioral /EAP	Prescription Drug	COBRA Admin Fee	Total Monthly Premium
<b>Employee Only</b>					
BCBS PPO	\$300.10	\$5.70	\$51.20	\$7.10	\$364.10
QualChoice POS	\$212.90	\$5.70	\$51.20	\$5.40	\$275.20
Health Advantage POS	\$216.70	\$5.70	\$51.20	\$5.50	\$279.10
Health Advantage HMO	\$209.20	\$5.70	\$51.20	\$5.30	\$271.40
QualChoice HMO	\$196.50	\$5.70	\$51.20	\$5.10	\$258.50
<b>Employee &amp; Spouse</b>					
BCBS PPO	\$600.10	\$11.40	\$102.40	\$14.30	\$728.20
QualChoice POS	\$425.70	\$11.40	\$102.40	\$10.80	\$550.30
Health Advantage POS	\$433.40	\$11.40	\$102.40	\$10.90	\$558.10
Health Advantage HMO	\$418.40	\$11.40	\$102.40	\$10.60	\$542.80
QualChoice HMO	\$393.10	\$11.40	\$102.40	\$10.10	\$517.00
<b>Employee &amp; Child(ren)</b>					
BCBS PPO	\$480.10	\$9.10	\$76.80	\$11.30	\$577.30
QualChoice POS	\$340.60	\$9.10	\$76.80	\$8.50	\$435.00
Health Advantage POS	\$346.70	\$9.10	\$76.80	\$8.70	\$558.10
Health Advantage HMO	\$334.70	\$9.10	\$76.80	\$8.40	\$542.80
QualChoice HMO	\$314.40	\$9.10	\$76.80	\$8.00	\$517.00
<b>Employee &amp; Family</b>					
BCBS PPO	\$990.20	\$18.80	\$133.10	\$22.80	\$1,164.90
QualChoice POS	\$702.50	\$18.80	\$133.10	\$17.10	\$871.50
Health Advantage POS	\$715.00	\$18.80	\$133.10	\$17.30	\$884.20
Health Advantage HMO	\$690.40	\$18.80	\$133.10	\$16.80	\$859.10
QualChoice HMO	\$648.60	\$18.80	\$133.10	\$16.00	\$816.50